

EXHIBIT D

WELLS
FARGO

HOME
MORTGAGE

Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Boulevard
Fort Mill, SC 29715

ECAN MODIFICATION TRANSMITTAL FORM

Part A: Servicer Information

Preparer Name:

Seller/Service Number: 164907

Date Prepared: [REDACTED]

Phone Number: (800) 416-1472

Fax Number: (866) 359-7363

Servicer Name: Wells Fargo Bank, N.A.

Servicer Address: 3480 Stateview Blvd., MAC X7802-03H
Fort Mill SC 29715

Part B: Loan Data

Investor Loan Number: [REDACTED]

Loan Number: [REDACTED]

Borrower Name: Cynthia C Franklin

Co-Borrower Name:

Loan Origination Date: 10-30-00

Loan Type: Conventional

Property Address: 2523 Crenshaw Dr
Round Rock TX 78664

Mortgage Insurer:

Certificate Number:

Has MI Approved? Y / N

Owner Occupied? OWNER / VACANT / TENANT / UNKNOWN

Number of Units 1 / 2-4 / OTHER

Part C: Modification Data

	Pre-Modification	Modified
Unpaid Principal Balance	\$ 134,201.36	\$ 143,343.31
Note Rate	8.37500%	8.375%
Monthly P&I Payment	1,108.57	1,178.08
DDLPI(I) Eff. Interest Change Date (III)	00-00	03/01/2008
Maturity Date	11-30	11/01/2030
First Modified Payment Due Date		04/01/2008
New Term (months)		272
Breakdown of Amounts Due:		
Interest (Plus Del Prin if Structured Finance mod)	\$ 5,619.68	
Escrow		3,212.59
Corp Recov/Title/Mod Fees/Atty/FC/BPO/Appraisal		309.68
FHLMC 2% Fee		.00
Borrower's Payment Toward Arrearages		.00
Mortgage Insurer Contribution		.00
Total Capitalized Amount		\$ 9,141.95

LC176/N33

\$246 MOD FEE

#54.00

new pmt: \$1754.00

no ins./no FC

We are your Home Mortgage
is a division of Wells Fargo Bank, N.A.

FROM :

FAX NO. :

Feb. 16 2008 02:10PM P1



Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Boulevard
Fort Mill, SC 29715

Loan Modification Agreement

Page 2 of 2

Loan [REDACTED]

3. NOTE AND MORTGAGE. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part, of the Borrower's obligations under the Note or Mortgage. Further, except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged, and Borrower and Lender will be bound by, and shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

CORRECTION AGREEMENT. The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification, hereby grants Wells Fargo Bank, N.A., as lender, limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Modification Agreement required to be signed. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the interest rate, modify the term, modify the outstanding principal balance or modify the undersigned's monthly principal and interest payments as modified by this agreement. Any of these specified changes must be executed directly by the undersigned. This limited power of attorney shall automatically terminate in 120 days from the closing date of the undersigned's Modification. C.C.F. (Borrower Initial)

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as the date first above written.

By signing this loan Modification I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages, at no cost to me, and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone.

Signature of Cynthia C. Franklin, Date 2-12-08
Cynthia C Franklin / Date

Signature of Anna Jones
Wells Fargo Bank, N.A., Officer/Date

LC175/N33/2

Wells Fargo Home Mortgage
is a division of Wells Fargo Bank, N.A.

02/16/2008 12:05PM

Freddie Mac

8250 Jones Branch Drive
McLean, VA 22102-3110

Date: February 18, 2008

To: WELLS FARGO BANK, N.A.
Attn: NANCY TREANTAFELLOW
3476 STATEVIEW BLVD.
FORT MILL, SC 29715

Re: Loan Modification Approval
Freddie Mac Loan No. [REDACTED]
Servicer Loan No. [REDACTED]
Borrower(s) Name CYNTHIA FRANKLIN
Property Address 2523 CRENSHAW DR
ROUND ROCK, TX 78664

Dear MS NANCY TREANTAFELLOW,

We have approved your request to consider a loan modification on the referenced loan subject to the following conditions:

- We do not require an endorsement to the title policy or a new policy on this modification. In addition, the modification does not need to be recorded unless required by law in the applicable jurisdiction.
- The modified mortgage must be a fixed rate, fully amortized loan bearing interest at the following percentage. The total loan term will be extended to/reamortized over 272 months.

Note Rate	Term	Effective Date	First Monthly PITI Payment Due
8.375%	272	03/01/2008	04/01/2008

- The Freddie Mac accounting net yield (ANY) rate on the modified mortgage must be calculated by subtracting the following from the rate listed above:
 - Servicing fee of 25.0 bps or the current servicing spread prior to modification if it is lower than 25.0 bps.
 - The mortgage insurance premium if it was included in the note rate of the existing mortgage.
- Capitalization is limited to \$9,641.94. You may not capitalize unpaid late charges or penalties, and interest on delinquent taxes/assessments.
- The borrower must contribute the following at or before closing (by certified funds, cashier's check, or cash):

Borrower cash contribution to reduce the outstanding indebtedness	\$0.00
Closing costs for modification (title, documents, closing) (Estimate)	\$0.00
Processing fee for review of modification request	\$300.00
Borrower's first modified monthly payment (Estimate)	\$1,754.00
ESTIMATED TOTAL CASH DUE FROM BORROWER	\$2,054.00

- If the mortgage being modified is non-owner occupied or 2-4 unit property, an Assignment of Rent Rider (Exhibit 77 of the Guide) must be executed and attached to the Loan Modification Agreement. If the

FHLMC Loan: [REDACTED]

Servicer Loan: [REDACTED]

mortgage being modified is assumable, a Modification Due on Transfer Rider (Exhibit 78 of the Guide) must be executed and attached to the Loan Modification Agreement. If the borrower was previously discharged in a Chapter 7 bankruptcy proceeding, a Modification Bankruptcy Disclosure Rider (contact your NPL Representative to obtain this form) must be executed and attached to the Loan Modification Agreement.

- If the property subject to the loan modification is located in a special flood hazard area at the time of modification, flood insurance must be obtained.
- The modified mortgage must have an escrow account established for the payment of taxes and insurance.
- If the mortgage insurer has agreed to a partial claim payment, Freddie Mac agrees that any future claim payment will be reduced by the amount advanced and not yet repaid by the borrower.
- Freddie Mac must retain the first lien position and cannot have any secondary financing included in the modified mortgage balance or provide cash-out to the borrower(s). The modification must occur in accordance with all state and federal regulations.
- Notwithstanding our approval of this loan modification, Freddie Mac reserves its rights to exercise any remedies provided by the *Guide* and other purchase documents, including a repurchase of the mortgage or a call on a credit enhancement, in the event we determine that there has been a failure to comply with the requirements of the *Guide*. In addition, we reserve the right to require you to indemnify us if the loan modification does not occur in accordance with these instructions.
- You must not delay initiation of foreclosure, suspend the foreclosure action or otherwise put the foreclosure on hold while processing this loan modification. If you believe a foreclosure sale should be postponed in order to complete the workout, you must contact [redacted] for approval.
- Additional Conditions:

If all conditions have been met, you should then:

- Prepare the Loan Modification Agreement with all applicable riders. These documents should be amended to the extent necessary to comply with local law. The borrower(s) should execute two (2) original Agreements.
- Follow the steps detailed in the attached Loan Modification Closing and Reporting Instructions. Please communicate this information to your Investor Accounting and Default Reporting Department.

All requirements for the Loan Modification Program are outlined in the *Guide*, beginning at Chapter B65.11. If you have any questions, please feel free to contact me at [redacted].

Sincerely,

Non-Performing Loans Department
Single Family Division

FHLMC Loan: [redacted]

Servicer Loan: [redacted]